

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Diane SCHMIDT

Serial No.: 10/673,442

Filed: September 30, 2003

For: MANAGEMENT OF INTRA-DAY

INTEREST CALCULATIONS FOR

BANK ACCOUNTS

Customer No.: 23838

Examiner: Mohammad Z. Shaikh

Art Unit: 3696

Confirmation No.: 2618

SUBMISSION UNDER 37 C.F.R. § 1.114

United States Patents and Trademark Office Customer Service Window – Mail Stop AF Randolph Building 401 Dulany Street Alexandria, VA 22314

Sir:

In response to the Office Action dated February 8, 2008, and in addition to the Request for Reconsideration filed April 28, 2008, Applicant submits herewith a Request for Continued Examination, a Petition for a one-month extension of time, and requests amendment of the present application and reconsideration of the rejections:

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Amendments to the claims begin on page 2; and Remarks begin on page 9 of this paper.

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